

Title XVI (SSI) Work Incentives and the Ticket to Work for Transition Age Youth



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2011

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Centers for Independent Living

More than 400 CILs nationwide.

4 core services:

- Information & referral
- Advocacy (individual, community, and systems change)
- Peer mentoring and support
- Independent living skills training



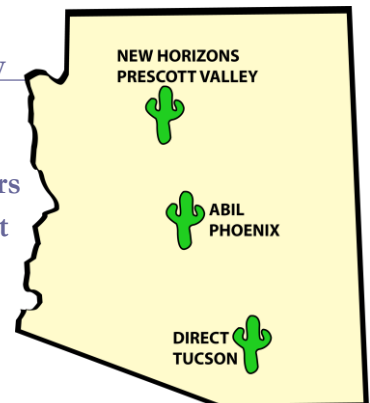
About ABIL



The Arizona Bridge to Independent Living is a grassroots organization that offers and promotes programs designed to empower people with disabilities to take personal responsibility so they may achieve or continue independent lifestyles within the community.

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Community Work Incentives Coordinators Throughout Arizona



What is Title II and Title XVI?

- Title II (SSDI)
 - Social Security Disability Insurance (SSDI)
 - Childhood Disability Benefits (CDB)
 - Disabled Widow(er) Benefits
- Title XVI (SSI)
 - Supplemental Security Income (SSI)

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SSI

Supplemental Security Income (SSI)

- Benefits based on need.
- Must pass income/resource test.
- No waiting period.
- Federal Benefit Rate of \$674 is maximum payment.
- Associated with AHCCCS (Medicaid).



SSI has an income/resource test

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Title XVI & Title II 2 Different Programs!

Title XVI

- Based on financial need.
- Federal Benefit Rate (FBR) of \$674 (individual) is maximum payment amount and \$1,011 for a couple.
- The FBR rate will now change in accordance with the Federal Poverty Level.

Title II

- Based on an individual's work history & amount paid into the system.
- Deceased or Retired Parent's work history.
- Deceased Spouse's work history.

Payments for Title II and XVI vary depending on each individual's circumstances.

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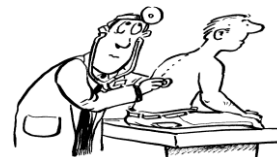
Title II & Title XVI 2 Different Health Plans!

Title XVI

- Associated with AHCCCS (Medicaid).

Title II

- Medicare is available after a 24 month qualifying period



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SSI-Eligibility Requirements

- You must have limited income and resources
- You must be a U.S. citizen or meet the requirements for non-citizens
- You must be medically disabled or blind
- You must be a resident of the 50 states, District of Columbia or Northern Mariana Islands.
- When you apply you must not be earning over SGA \$1,000 (2011) must file an application

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\$ What impacts an SSI check?

What is deeming?
What is In-kind Support & Maintenance?

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The Deeming Concept



- When SSA determines the eligibility and amount of payment for an SSI recipient, the income and resources of people responsible for the recipient's welfare are also considered.
- This concept is called "deeming." It is based on the idea that those who have a responsibility for one another share their income and resources.
- It does not matter if money is actually provided to an eligible individual for deeming to apply.

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Deemed Income



Deemed income will be considered for a child if they meet the following criteria:

- 18 years of age or younger
- Unmarried
- Living at home with one or both Parents
- Parent(s) do not receive SSI

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In-kind Support & Maintenance

- ISM is unearned income in the form of food, clothing or shelter that is given to or received by the beneficiary because someone else pays for it.
- A source of countable income, ISM impacts both eligibility & payment amount.

Items someone else pays for...



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Full In-Kind Support

- Some SSI beneficiaries get less than full FBR of \$674 because they live with someone else and don't pay for food, shelter, or clothing. This is called **Full In-Kind Support** - their FBR is reduced by one-third (reduced by \$225 in 2011) to \$449.00



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Age-18 Re-determination

- Any person who was found eligible for SSI as a child must have their eligibility for SSI re-determined as an adult.
- The re-determination will be done within a year after the person's 18th birthday.
- It is extremely important to follow through with the Age-18 Re-determination to avoid an overpayment



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Supporting Age-18 Benefit Transitions

- Encourage youth not previously eligible due to deeming to re-apply!
- End of Parental Deeming = increased SSI & higher break even point
- CWIC's can provide clear & concise information on the rules and impact of In-kind Support.

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SSI Work Incentives

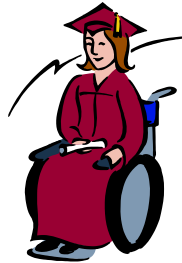
- Student Earned Income Exclusion (SEIE)
- Plan for Achieving Self Support (PASS)
- Income Exclusions
 - Earned \$65 & General \$20
- \$2 for \$1 Reduction
- Impairment Related Work Expenses (IRWE)
- Blind Work Expenses
- 1619(a&b)
- AHCCCS Freedom To Work Buy-In
- Expedited Reinstatement



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Student Earned Income Exclusion

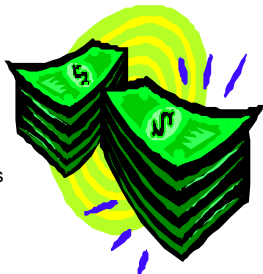
- A work incentive for SSI recipients under 22
- Allows \$1,640 to be excluded from earned income per month—up to \$6,600 per year.
- The student must be:
 - regularly attending school (8 hours/week of college/university or
 - grades 7-12 for 12 hours/week or
 - 12 hours/week of training courses for employment).



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Income Exclusions Earned & General (Unearned)

- General Income Exclusion = \$20.
- Earned Income Exclusion = \$65.
- SSA overlooks the first \$20 of any income plus the first \$65 of earned income.



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Impairment Related Work Expense (IRWE)

- For individuals on SSI and/or SSDI
- Money paid for by the individual for disability-related items necessary for work may be deducted from gross earned income.
- Examples:
 - Medication
 - Assistive Technology
 - Durable Medical Equipment
 - Some transportation costs
 - Dr. appointments



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2 for 1 Reduction



Beneficiaries may keep \$1 of their **SSI** benefits for every \$2 earned (above the General and Earned Income Exclusions).

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Blind Work Expense (BWE)

- Individuals who receive SSI and are blind as defined by SSA can deduct items not directly related to their blindness but necessary for their employment.

Examples:

- Transportation
- Uniforms
- Professional licenses
- Guide Dog expenses
- Readers & Drivers
- Various trainings
- Taxes
- Prosthesis



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Plan for Achieving Self-Support (PASS)



- Allows an SSI recipient to set aside income or resources without affecting their Full Benefit Rate to achieve a specific work goal.
- May be used by SSDI beneficiaries if they qualify for SSI.
- Must be specific and include a timeline indicating milestones and an ending.
- Work Goal Examples:
 - Obtaining education
 - Vocational training
 - Starting a business
 - Purchasing support services
 - Assistive Technology

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Calculating SSI Work Incentives

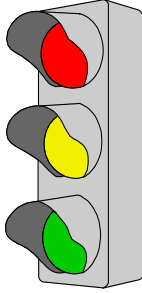
\$500 Monthly wages
 -\$ 65 Earned Income Exclusion
 -\$ 20 General Exclusion
\$415.00 REMAINDER
 -\$100 Impairment Related Work Expenses (IRWE)
\$315 REMAINDER
 \$315 Divided by 2 (2 for 1)
\$157.50 REMAINDER

\$157.50 Total "Countable Earnings"
 \$674 Federal Benefit Rate
 - \$157.50 Countable Earned Income
\$516.50 Adjusted SSI Check + \$500 Wages = \$1,016 Total Earnings

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Expedited Reinstatement (Easy Back On)

- Effective January 2001
- Title II and XVI beneficiaries who stop working due to their medical condition may receive benefits without reapplication.
- Must be within 60 months of stopping work activity due to disability.
- May receive benefits for up to 6 months while eligibility is being re-determined.
- If determined ineligible then the payments from that 6 months do not need to be paid back.



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1619 (b) Extended Medicaid!

- **SSI** recipients may keep **AHCCCS** (Medicaid) and in 2011 you can earn up to \$30,870 yearly and \$2,572.50.00 monthly as long as they remain **SSI** eligible.
- Disability must remain the same.
- Can be receiving \$0 cash benefit.



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AHCCCS Freedom to Work

- States now have the option to let individuals "buy-in" to Medicaid (AHCCCS).
- Arizona's Buy-In began on January 1, 2003.
- Those Eligible are:
 - Working individuals with disabilities whose individual "countable income" is under 250% of the Federal Poverty Level
 - Are on SSI, Title II or determined by SSA to be medically improved.
 - There is no resource limit.



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Ticket to Work and Work Incentives Improvement Act of 1999

Removes barriers requiring people with disabilities choose between work and health care coverage.

- SSI and Title II recipients under age 65 are eligible for a "ticket", which will be issued by SSA.
- Provides more choices in employment services.
- Enables persons to work more and lessen independence on benefits

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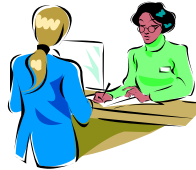
- Prior to the Ticket, Social Security was required to refer individuals who submitted an application to the State's Vocational Rehabilitation program. Other service providers were eligible for reimbursement, but only after being denied by VR.

Ticket allows individuals to choose between VR and private Employment Networks

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Employment Networks

- **Employment Networks (EN's)** may consist of one or more public or private service providers responsible for the coordination and delivery of vocational services.
- Ticket allows an individual to receive services from an EN or State VR. The choice is up to you!
- All EN's are different, so choose carefully!



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Continuing Disability Reviews

- Social Security has a system in which beneficiaries and recipients are scheduled to undergo regularly scheduled reviews to see whether their condition has improved and whether they are still eligible for benefits
- MINE = Every 5-7 years
- MIP = Every 3 years
- MIE = Every 6-18 months



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CDR Protection

- Effective January 2001, "Ticket" users will not have **CDRs**.
- Beginning January 2002, Title II and XVI beneficiaries who work for 2 years will not have **CDRs**.
- Title II and XVI beneficiaries will still have regular medical reviews based on individual situations.

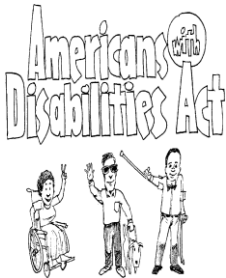


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Employment Rights

- The Americans with Disabilities Act of 1990 defines disability as:

A physical or mental impairment that substantially limits one or more of the major life activities of an individual; a record of such an impairment; or being regarded as having such an impairment.



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Employment Rights

- **Americans with Disabilities Act of 1990.** Title 1 of the ADA makes it unlawful to discriminate in employment against a qualified individual with a disability.
- **Reasonable Accommodation:** any change or adjustment to a job that permits a qualified person with a disability to participate in the application process, perform essential functions of a job, or to enjoy the benefits and privileges of the job.



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Employment Rights

- **Undue Hardship –**
an accommodation can be refused if the employer can prove that it would be a financial burden to provide the accommodation and/or it would fundamentally alter the nature of the product or service the business wants to



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Protection and Advocacy for Beneficiaries of Social Security

Having Problems? Contact:
AZ Center for Disability Law

- Investigation
 - Advocate
 - Consultation
 - Information & Referral
- 1-800-927-2260**

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More Ticket to Work Resources

Work Incentives Information and Referral Center (WIIRC)

Ticket Program Manager

- Voice: 1-866-YOURTICKET
- TDD: 1-866-TDD2WORK
- Website:
www.yourtickettowork.com

Social Security

1-800-SSA-1213

Website:
www.ssa.gov/work



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For 1-1 Benefits Analysis and Work Incentive Assistance



A Community Work Incentives Coordinator can work with you one-on-one to help you decide which work incentive or work incentives will work best for you!

**Thanks for coming – Please fill out your
evaluation form!!**

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